The Real Estatement

Vol. 26 No. 1 January 2006

Comments from the Chair

The Good, the Bad, & the Ugly!

The real estate market continues to boom and our license numbers continue to increase. In the past four fiscal years our total license count has increased 34.91%. The number of new licenses issued has increased during this same period of time by 106.29%!

Good News for you our licenseeswe have reduced license fees by another \$20.00 for a total of \$40.00 in the past two years. I want to encourage "On Line License Renewal" for those who are about to renew their license. Not only is it convenient but you just may get your license fee refunded! Each month we hold a 'lottery' drawing of those who have renewed the previous month and the lucky winner gets a refund of their license renewal fee.

As you may recall, in order to allow you to renew your license on-line, the Commission went to a new system whereby you no longer are required to submit all your education completion certificates. You can 'certify' that you have completed your license renewal continuing education requirements.

The downside of this is that too many licensees are blithely

'certifying' that they have taken their required Continuing Education courses, when in fact they have not.

In many cases they are mistaking the NAR "Cracking the Code (of ethics)" class for the mandatory Commission "CORE" course. This little mistake in semantics is a costly one because Commission staff can't accept this as the one mandatory class to renew your license.

We find that many of the CE Audit violations occur with licensees who wait until the last two weeks to renew. You may believe it or not, but there are some licensees who know darn well they haven't met the requirement hours but gamble that they won't be audited. This is a **huge mistake** in judgment that will cause a disciplinary action to be filed against your license and will cost you \$500-\$1,000 civil penalty fine plus costs and attorney's fees.

We are in the process of developing a more "User Friendly" process with course providers and instructors in which they can automatically download their course lists to our database.

In the meantime, you can always fax your certificates of



by Ron Clawson, Commission Chair

completion to the Commission at (208) 334-2050, with a note requesting they be entered into your record, which is available for viewing online.

Ultimately we hope you will be able to go in the system, find your name, verify the classes you have completed and then renew your license.

In conclusion, the Commissioners and Staff are working diligently to make your renewal process go as smoothly as possible, but we all must work together if the 'certification' process is

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Meet the Commission Staff 208-334-3285 or toll free in Idaho 866-447-5411

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	4 224
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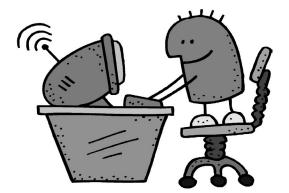
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PAM TREES

(Commission Representative)



2006 Legislation



by Donna Jones, Executive Director

IREC will present the 2006 Legislature with its annual "Housekeeping Bill." As in prior years, this year's bill aims to correct inconsistencies found to exist within the statute, and to update some provisions to conform to modern technology and practices.

The bill also contains small but important revisions to the Continuing Education provisions of the License Law. First, it adds to statute a previously-lacking definition for the Commission's "BCOO" course. Also, the procedure for registering to take the license exam is being taken out of statute, and will be left to the written policies and contract negotiations of IREC. The bill also addresses licensee concerns

with having to give out Social Security numbers when signing in for CE classes – a requirement under the current statute. If this bill passes, licensees will be able to use their license numbers as identification, instead.

Finally, the bill modifies some classroom and test-taking policies of the Commission. Perhaps the most significant change is that a student who takes and fails to pass a *challenge* exam no longer will be permitted to simply retake the challenge exam – as is allowed under current law. A student who fails a challenge exam will be required to take the entire course and then pass the final exam to receive CE credit for the course. The idea behind this change is that the student who has not taken the course and does not have the information (e.g., fails the test) gains nothing by being allowed to take the test again.

This bill was developed in collaboration with the Real Estate Education Council. The draft was presented to the IAR® Board of

Directors in July, and subsequently approved. There is no known opposition.

A draft of this proposed legislation is available from the Commission website – click on the "What's New" link: http://www.irec.idaho.gov/whatsnew.html

Proposed "Minimum Services" Legislation.

IREC has drafted a bill to require certain minimum services be made available to customers who hire a real estate brokerage. The bill results from the findings of an IAR® task force on the subject, and was drafted in cooperation with the IAR®.

If the bill is enacted into law, any time a customer hires a brokerage, that brokerage will be required to "be available" to receive and timely present all written offers and counteroffers, to write offers or counteroffers if requested by the hiring customer, and to answer the customer's question about the transaction (but will not be required to give advice or opinion, as these are client-level duties). The duty to provide these minimum services will be mandatory, and cannot be waived by either the brokerage or the customer. However, the brokerage will be permitted to charge a separate fee or commission for each service provided.

The bill is likely to impact brokerages that offer limited service contracts. A number of other states have already passed similar legislation. IREC is aware that the federal antitrust agencies have lobbied to oppose similar laws passed in other states, and is monitoring the situation.

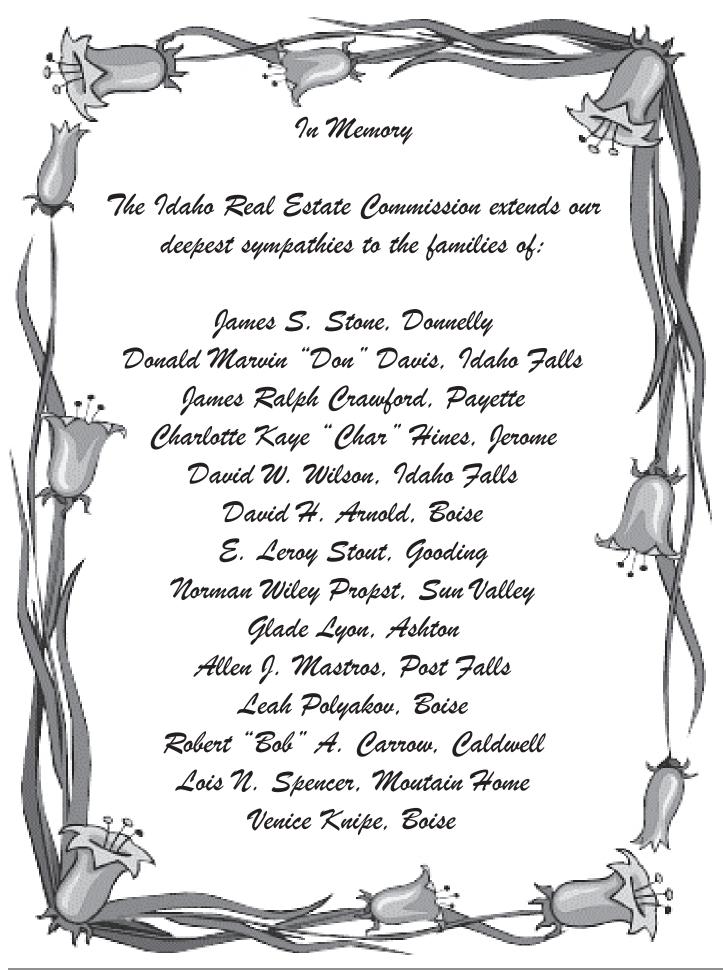
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successful. There are far too many licensees who have not taken the time to really determine if they have completed the Commission CORE **PLUS** 16 hours of Continuing Education elective hours before they renew their license.

Yes it is your money, but the staff time and effort to process all the Continuing Education Audit violations could be put

to a more productive use which would benefit all licensees!

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Frequently Asked Questions

Question: Can we just avoid having a trust account, by making our consumers put their earnest money at the title company?

Answer: While it is possible to use the title company as your depository, this does not remove your responsibility to account for these funds, and balance this account designated as a trust account. Additionally, the Department of Insurance is now instructing the title companies not to accept, let alone deposit, any consideration, without signed escrow instructions telling them exactly how to handle this consideration.

IDAPA 18.01.25.01 specifically states: "...An escrow agent shall not accept funds or papers in escrow without a dated, written instruction signed by the parties or their authorized representatives adequate to administer the escrow account and without receiving at the time provided in the escrow instructions sufficient funds and documents to carry out terms of the escrow instructions. Funds and documents deposited shall be used only in accordance with such written instruction; and if additional specific instructions are needed, the agent shall obtain the consent of both parties or such representatives to the escrow or an order of a court of competent jurisdiction at the expense of the escrow parties..."

We have already seen one transaction where the buyer's personal check was taken to the title company. The title company held the un-cashed check, because they did not get signed escrow instructions. When the transaction failed. the check was returned to the buyer's real estate licensee. The seller wanted to seize the earnest money, but it was not secure in the broker's trust account, or the title company trust account, and in fact the buyer had stopped payment of the check. The Department of Insurance feels the Purchase and Sale Agreement is not sufficient to serve as escrow instructions.

Question: Does my seller have to proceed to closing on a Lease Purchase Option agreement he negotiated two years ago?

Answer: This really is a question for an attorney to answer, relative to the particulars of the transaction involved. Generally speaking this type of contract involves three key issues: 1) The negotiation of the lease. 2) The negotiation of a Purchase and Sales Agreement that "might" close in two years.

3) The buyer's option to obtain the property at a later date, based on the terms in the Purchase and Sales Agreement.

A prudent licensee will tell both sides of a transaction that real es-

tate markets are subject to change. Today we have a large number of sellers who really do not want to close, because the market has climbed so dramatically. This can also relate to buyers, when the market has fallen. They still want to buy, but want to renegotiate their position, if the seller is willing. Remember this is a contract, and the other side has the right to try enforcing this contract. In today's market that means the buyer can try to sue the seller to perform under the term of the original contract.

Question: Can investors be excluded from buying in new developments?

Answer: Probably! The License Law provides absolutely nothing on this topic, so any issues would fall outside the jurisdiction of the Idaho Real Estate Commission. Generally speaking, the seller has the right not to sell their property if they so chose, or to accept one offer over another. Even HUD does not open their repossessed property sales up to investors, until homeowners have had a generous shot at buying the property first. Investors are not one of the seven protected classes that cannot be discriminated against.

Need to Renew your license? Change your address?

www.irec.idaho.gov

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The Recovery Fund – Do You Know Why We Have It??

by Kim Coster, Legal Counsel

You know that the licensing fees you pay include a \$20 "Recovery Fund" fee. But, what do you know about that Fund? This article attempts to explain *why* we have a Recovery Fund; *how* it is funded; and *who* is benefited by that Fund.

Why do we have the Recovery Fund?

The Recovery Fund exists to protect consumers defrauded by Idaho licensees, and, in so doing, helps maintain consumer confidence in our industry. A defrauded consumer who proves his case in court, but then can't collect on the judgment, can turn to the Recovery Fund. The Fund will pay the victim's *actual losses* (exclusive of punitive damages) up to \$10,000. *See* Section 54-2071, Idaho Code.

The Recovery Fund serves as a key "consumer protection" component of Idaho's mandatory

Errors & Omissions program: E&O policies typically exclude fraud from coverage. So, while consumers who are damaged by a licensee's negligence can recover from the insurer, victims of the more serious act of fraud could be left high and dry – but for the Recovery Fund.

How is the Recovery Fund funded?

In addition to the original or renewal licensing fee, each licensee is required by statute to pay "an additional fee" of \$20, earmarked initially for the Recovery Fund. See section 54-2070, Idaho Code. This fee is used to fund and maintain the Recovery Fund, up to the statutory balance of \$20,000. The Recovery Fund balance cannot exceed this \$20,000. Instead, and so long as the Recovery Fund maintains the required balance, the \$20 additional fee is treated just as

any other fee collected by IREC. and "shall be paid into the state treasury and credited to the Special Real Estate Fund" (i.e., IREC's operating fund). In short, the \$20 fee is not necessarily dedicated to the Recovery Fund; the \$20 goes into the Recovery Fund only when needed to replace funds that were used to pay a claim. Thus, any time the Recovery Fund pays a claim – causing the balance to drop below the \$20,000 -the incoming "additional fee" will be used to rebuild the Recovery Fund, \$20 at a time.

So far, the Recovery Fund has experienced relatively few claims. The most recent payment was for \$10,000, paid out about one year ago. (The claimant had obtained a fraud judgment against a licensee who absconded from the state.) The Fund was replenished - \$20 at a time – out of the incoming fees (taking about 3 months' time). Should the Recovery Fund be

DISCIPLINARY ACTIONS

Formal actions taken by the Idaho Real Estate Commission:

Adamson, Jon D., associate broker with Realty Center in Boise, Idaho. Stipulated to violation of Idaho Code section 54-2053(4) for providing information to the public or prospective customers or clients which is misleading in nature, if, when taken as a whole, there is a distinct probability that such information will deceive the person whom it is intended to influence. Given a formal reprimand; required to pay a \$1,000 civil fine; required to pay the costs and attorney's fees for this administrative action; and required to satisfactorily complete a Real Estate law course within a certain period of time.

Anderson, Darlene N., sales associate with Re/Max Town & Country in Meridian, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) – failure to obtain CE in a timely manner. Given a formal

reprimand; required to pay \$500 civil fine and costs.

Baldwin, Garth, designated broker with Baldwin Realty in Horseshoe Bend, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Barr, Geraldine E., sales associate currently with Holland Realty Inc. in Boise, previously with Re/Max of Boise in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain CE in timely manner. Given a formal reprimand; required to pay \$500 civil fine and costs.

Bowen, Dee L., designated broker with Bowen Associates Real Estate in Middleton, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10)(a)

- failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Boyd, Dennis L., currently licensed with Team Realty in Nampa, Idaho, previously with Re/Max of Nampa/ Caldwell in Nampa, Idaho. He admitted to violation of Idaho Code sections: 54-2045(4) - failure to immediately deliver consideration to the broker; 54-2050(2)(d) - failure to obtain appropriate signatures and dates on Buyers Representation Agreement; 54-2051(4)(b) - failure to state the actual form and amount of consideration received as earnest money; 54-2054(4) - interference with the contractual relationship between the broker and client by failing to conduct a transaction through the brokerage. The Hearing officer found him in violation of the following Idaho Code sections: 54-2054(5) and 54-2060(8) - use of a double

completely depleted, claims still will be paid: payment will be delayed, but will bear interest – using the \$20 collected from new and renewing licensees

Except when fees are needed to replenish the Fund, the \$20 has been, and will continue to be, deposited into IREC's general operating fund. This revenue necessarily is included in IREC's assessment of its finances and budgeting process. In April 2004, IREC reduced the original and renewal license fees by \$20. IREC did so again in October of this year. However, should the Recovery Fund experience substantial claims, requiring that the \$20 fee be deposited into the Recovery Fund instead, IREC may find itself raising licensing fees (by no more than \$20) to account for the loss in operating revenue.

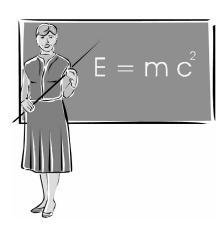
Who Benefits From the Fund?

In the end, it is the licensees who benefit from the Recovery Fund. Because the Recovery Fund is a fund of last resort, it has been accessed only rarely. But it continues to exist because IREC and its licensees want to remain accountable to any consumer harmed by licensee fraud. The Fund protects consumers, and in so doing protects the good name of the real estate industry, benefiting all licensees.

MAKE A DIFFERENCE IN YOUR INDUSTRY!

Sales and Broker Pre-License instructors are needed.

If you are interested, please contact Danielle Lefler, extension 226 or Karen Seay, extension 234.



contract in a real estate transaction; 54-2060(2) - continued or flagrant course of misrepresentation or making of false promises; 54-2060(11) - behavior constituting dishonest or dishonorable dealings; 54-2060(12) - gross negligence or reckless conduct in a regulated real estate transaction; and 54-2087(4) failure to properly account for moneys placed in the care and responsibility of the brokerage. He was given a formal reprimand for his actions; his real estate license is revoked, the revocation is withheld, and his real estate license is suspended for the period from 12/01/05 until 11/30/06. His license shall not be reinstated prior to 12/01/06 or until such time as all fines and attorney's fees are paid in full, whichever is later. He is required to pay a civil fine of \$5,000 by 11/30/06; and required to pay the costs and attorney's fees incurred in the amount to be determined by Order of Commission after review. He must pay the costs by 11/30/06.

Carr, Janice M., sales associate with

Tomlinson Black North Idaho Inc., in Coeur d'Alene, Idaho. Stipulated to violation of Idaho Code sections 54-2060(12) - gross negligence; 54-2053(4) - providing misleading information to the public or prospective customers or clients. Given a formal reprimand; required to pay a civil fine of \$1,000; required to pay the costs and attorney's fees for this administrative action; and required to successfully complete a live Pre-licensing MOD II course.

Chester, Gordon R., former sales

associate with ERA West Wind. Voluntary surrender and permanent termination of his real estate license. **Childers, Margaret Ann "Peggy"**, currently the designated broker for Lone Tree Land Company LLC, and previously, sales associate with Donald M. Johnson in Nampa, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10(a) failure to obtain her CE in a timely manner; and 54-2060(10). She was given a formal reprimand for her actions; she was ordered to pay a

civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Christianson, Jeffrey L., associate broker with Re/Max Capital City in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain CE in timely manner. Given a formal reprimand; required to pay \$500 civil fine and costs.

Clark, Richard P., currently an associate broker and previously the designated broker for Colliers International in Boise, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10)(a) - failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Crezee, Cindy E., sales associate with Home Pointe Real Estate LLC, in Idaho Falls, Idaho. Stipulated to violation of

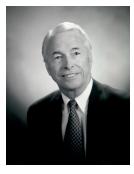
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THE STAFF OF THE COMMISSION WELCOMES:

- Rebecca (Becky) de Domingo, Licensing- Becky grew up in Twin Falls, Idaho and she has previously worked for Albertsons Accounts Payable Department. Becky attended College in Grants Pass, Oregon before relocating to Boise in September 2004. Becky is currently pursuing a degree in psychology at BSU.
- Danielle Lefler, Education

 Assistant- Danielle was born in McCall and raised in Boise. She graduated from Borah High School where she was also a Junior Volunteer at St. Al's. Danielle received her Associate Degree in Criminal Justice from Boise State University and worked for the Ada County Prosecutors office. Her hobbies include watching movies, taking mountain drives and playing with Isabelle, her Chinese Water Dragon.
- PAT ZASKE is back! And boy are we glad. Pat is working part-time lending a much needed hand to the licensing department.
- JEANNIE AMBAGAN recently began working part time for the Commission doing a variety of jobs to assist both the Education and Licensing departments. She has been a big help and we are glad she is with us.

MEET THE NEWEST COMMISSION MEMBER



Andy Enrico of Boise, has been appointed by Governor Dirk Kempthorne, as the South West District Commissioner of the Idaho Real Estate Commission. Mr. Enrico brings to the Commission nearly thirty years of real estate experience, having been licensed since 1977. He has been Broker/Owner of Andy Enrico & Company Real Estate in Boise since 1980. As an active member of the National Association of REALTORS® he has served as their Regional Vice-President, representing the states of Alaska, Idaho, Montana, Oregon and Washington. Among other contributions to the National Association of REALTORS®, Enrico chaired the Marketing Forum, and served as a member of the Finance Committee and the 2004 Convention Committee. His experience on the Idaho Association of REALTORS® has included service as the IAR State President, and was selected as the State of Idaho REALTOR® Of The Year in 1996. He has been Chairman of the IAR Forms Committee and served on various other committees.

On a local level, he has received several awards from the Ada County Association of REALTORS®, including the Distinguished Service Award and the Realtor® Of The Year in 1987. He served as the Ada County Association of REALTORS® President in 1985. Enrico is also an accredited Real Estate Instructor for the Idaho Real Estate Commission and has traveled throughout Idaho, teaching continuing education courses.

Commissioner Enrico said he hopes to "Continue the Commission's current emphasis of providing for the increased availability of education classes, both classroom and on-line, for brokers and agents."

Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Cunnington, Larry, sales associate

with Coldwell Banker Aspen Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

DePold II, Frederick J., inactive real estate licensee. Stipulated to violation of Idaho Code, section 54-2002 - practicing real estate without

a license as described by section 54-2004(31)(a)(c) (d); and subject to discipline under section 54-2059(1). He was given a formal reprimand for his actions; he was ordered to pay a \$2,500 civil fine; he was required to pay the costs and attorney's fees for this administrative actions.

Desgouttes, Yves R., sales associate with Sotheby's International Realty Inc., in Driggs, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Doyle, Timothy S., designated broker for T. Doyle Ent in Boise, Idaho. Stipulated to violation of Idaho Code

sections 54-2023(1)(a) and 54-2060(10) - failure to obtain CE in timely manner. Given a formal reprimand; required to pay \$500 civil fine and costs.

Drougas, Thomas C., designated broker for Sun Valley Real Estate LLC in Sun Valley, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain CE in timely manner. Given a formal reprimand; required to pay \$500 civil fine and costs.

Dykstra, David L., designated broker for Windermere Nampa/Caldwell in Nampa, Idaho. Stipulated to violation of Idaho Code sections 54-2038(3) - allowing a person who is not properly licensed to represent that broker as a sales associate in any real estate business activity; 54-2040(5) - lending a broker's license to enable anyone

iplinary actions, continued from page 7

Disciplinary actions, continued page 11

DO YOU UNDERSTAND ERRORS & OMISSION INSURANCE?

by Cindy Rice Grissom, Rice Insurance Services Company

1. What is a "claims-made" policy?

The current group policy is written on a "claims-made and reported" basis. This means that coverage is provided only for those Claims that are made against you and reported to the insurance company in writing during the policy period. If the alleged act, error or omission occurs during the term of the policy but the Claim is not made until after the expiration of the policy (and any applicable extended reporting period for filing Claims), then there is no coverage under a claims-made policy.

2. How can I protect myself from a Claim made after my policy expires?

If you renew your insurance under a similar "claims made" policy form and maintain continuous insurance coverage (without any breaks in coverage) then the policy in force at the time the claim is made should respond to the Claim. If you move to a "firm policy" form, meaning that the insurance coverage applies only to members of the firm named as the insured,

then you may not be protected for an act, error or omission that took place prior to the time you joined that firm. In that case, you should consider purchasing extended reporting period coverage. If vou have a break in insurance coverage or place your license on an inactive status, you should consider purchasing extended reporting period coverage. The current group policy provides that an Optional Extended Reporting Period Coverage, commonly known as "Tail Coverage" may be purchased to cause the policy to apply to Claims first made and reported up to three (3) years after the effective date of the cancellation or non-renewal of your policy, so long as the negligent act, error or omission was committed after the Retroactive Date of your coverage and prior to the effective date of the cancellation or nonrenewal. Tail Coverage can only be purchased within ninety (90) days after the Licensee's policy has terminated. Tail Coverage is important because so many professional liability Claims are not made until months after the

subject transaction occurs, and some may even be made years after the transaction.

3. What happens if I am late renewing my coverage and paving my premium?

Idaho requires that all active real estate licensees carry and maintain errors and omissions insurance. If you do not pay your premium timely, the Commission may place your license on inactive status. Also, you may lose a valuable feature of the group program - prior acts coverage - if you do not renew your coverage promptly.

4. What does the "retroactive date" mean to me?

Your retroactive date is the date you first obtained real estate errors and omissions insurance coverage and since which time you have been continuously insured. It is very important that you maintain continuous coverage in order to preserve your retroactive date.

The group policy provides limited protection for past professional acts. Prior acts coverage is

Continued on page 10

licensed or unlicensed to carry on a business for which a real estate broker's license is required, wherein the broker does not actively manage and have full control; and 54-2060(5) - failure or refusal, upon lawful demand, to disclose any information within the person's knowledge, to the Commission or its authorized representative. Given a formal reprimand for his actions; required to pay a civil fine of \$500; and required to pay the costs and attorney's fees in this administrative action.

Elliot, Andrew W. "Andy", associate broker with Group One Inc., in Boise.

broker with Group One Inc., in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain CE in timely manner. Given a formal reprimand; required to pay \$500 civil fine and costs. **Engen, David K**., associate broker with Mountain Lakes Realty Inc., in McCall, Idaho. Stipulated to violations

of Idaho Code sections: 54-2045(4) failure to deliver reservation deposit money and earnest money to broker: 54-2051(4) failure to ensure all offers to purchase real property are in writing and contain all specific terms, provisions and statements required; 54-2060(12) gross negligence and reckless conduct; 54-2085(1) failure to provide the buyer the agency brochure at first substantial business contact; 54-2087(2) and (3) failure to exercise reasonable skill and care or to promote the best interest of the client in good faith, honesty and fair dealings by not advising the buyer the contract had failed; 54-2087(4) failure to properly account for the earnest money. Given a formal reprimand for his actions; ordered to pay a civil fine of \$3500; required to pay the costs and attorney's fees for this administrative action; and required to successfully complete a live Business Conduct and

Office Operations course, and a Real Estate Law course by 2/6/06 **Ernst, Carolyn D**., formerly with Windermere Nampa/Caldwell. Voluntary surrender and permanent termination of her Idaho real estate license.

Everett. E. Louise. sales associate with Re/Max West in Boise. Idaho and formerly with John L. Scott-BOI, in Boise, Idaho. Stipulated to violations of 54-2045(4) - failure to deliver earnest money to brokerage; 54-2050(2)(a) - failure to include conspicuous and definite beginning and expiration dates in a buyer representation agreement; 54-2051(2 - failure to obtain a buyer's signature on the offer to purchase; 54-2051(4)(a) - failure to include all terms and conditions of the real estate transaction in an offer to purchase as directed by the buyer or seller; and 54-2051(4)(c) - failure to include specific

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determined by your retroactive date. A Claim involving your past acts may be considered for coverage so long as the error, omission or negligent act took place after the retroactive date of your coverage.

5. What should I do if I discover I forgot to renew my E&O insurance?

If you discover that you have missed timely renewal, call RISC immediately and see if you qualify for reinstatement of your coverage back to the inception of the policy period. This will avoid a break in coverage and loss of your retroactive date. Always pay your premium on time to avoid a break in coverage and protect yourself from uncovered Claims

Licensees who do not renew their coverage timely may lose any previously established retroactive date. Those licensees will have as an effective date the actual date Rice Insurance Services Company, LLC ("RISC") receives and accepts the premium.

6. What do I need to know if I go "inactive"?

If you place your license on inactive status, you need to be aware of special considerations regarding your errors and omissions insurance coverage. The current Idaho group policy provides: "In the event an Insured's license is placed on inactive status during a period in which the Insured has paid the applicable premium, the policy will remain in effect for the remainder of the Individual Policy Period as if the license had not been placed in inactive status, regardless of whether the license is re-activated, except that coverage will not be provided for acts. errors or omissions of the Insured Licensee which occur during the

period when the license was in an inactive status."

After you place your license inactive, you are not required by law to maintain your coverage. However, a prudent individual will maintain coverage in order to avoid personal liability for Claims made after expiration of the policy period.

If you place your license on inactive status, you may still be eligible for limited coverage after the policy period if you qualify for an Automatic Extended Reporting Period or if you purchase the Optional Extended Reporting Period Endorsement. The current group policy provides: "In case of cancellation or non-renewal because an Insured Licensee retires, places license on inactive status or allows license to expire, the policy will apply to Claims first made against the Insured and reported to the Company up to ninety (90) days after the effective date of cancellation or non-renewal. Said ninety (90) day period will be hereinafter referred to as the Automatic Extended Reporting Period." The Optional Extended Reporting Period Endorsement may be purchased within ninety (90) days after the Licensee's policy has terminated.

7. How do I know if I have a Claim against me?

A Claim means:

- 1. a written demand for money or services received by the Insured, or
- 2. service of a lawsuit or institution of arbitration or mediation proceedings against the Insured; seeking Damages and alleging a negligent act, error or omission in the performance or failure to perform Professional Services

8. What happens if I am late in reporting a Claim?

Failure to report a Claim in a timely manner could jeopardize the coverage provided by the policy. RISC utilizes a simple Claim reporting form, Notice of Claim Form, which is located on its web site www.risceo.com. However, if you need assistance in reporting a Claim, please call (800) 637-7319.

The current group policy is written on a "claims-made and reported" basis. This means that coverage is only provided for those Claims that are made against you and reported to the insurance company in writing during the policy period.

The current group policy requires that the Claim be reported to the insurance company, in writing, during your policy period or any extended reporting period. The Insured must give written notice by submitting a completed Notice of Claim Form to the Company as soon as possible after the Claim is first made but in no event more than ninety (90) days after the Insured becomes aware of such Claim. The written notice should include the name of the licensee. the time, place and details of the Claim

9. What is covered by the Automatic and Optional Extended Reporting Periods?

The current group policy provides:

Coverage afforded by the Automatic and Optional Extended Reporting Periods:

- 1. Shall apply solely to Claims arising from a negligent act(s), error(s), or omission(s):
- (a) committed or alleged to have been committed subsequent to the Retroactive Date, and

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terms, provisions, and statements in an offer to purchase, including the responsible broker. She was given a formal reprimand for her actions; ordered to pay a \$1,000; required to pay the costs and attorney fees for this administrative action; required to successfully complete a live Business Conduct & Office Operations course. Fabiano, Joseph M. sales associate with Coldwell Banker Schneidmiller Realty in Coeur d'Alene, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Geuin, Marlow M., designated broker with Classic Realty in Ketchum, Idaho. Stipulated to Idaho Code violations: 54-2086(1)(c) - failure to properly account for monies placed into her care and responsibility of the brokerage; 54-2086(1)(e) - failure to disclose all adverse material facts actually known or that should have been known; and 54-2060(2) - engaging in a continued course of misrepresentation. Given a formal reprimand for her actions; required to pay a civil fine of \$2,500; required to pay costs and attorney's fees for the administrative action; required to successfully complete a live Business Conduct & Office Operations course and a live Risk Management course.

Glemser, F. Fred, designated broker with Adams County Real Estate in Council, Idaho. Stipulated to violation of Idaho Code section 54-2038(1)(a) and Rule 308 - failure to supervise the activities of a licensee associated with the brokerage in a real estate transaction. He was given a formal reprimand for his actions; ordered to pay a civil fine of \$3,000; required to pay the costs and attorney's fees for this administrative; and he is required to successfully complete a live Business Conduct and Office Operations course and a live Risk Management course.

Harris, Kathy E., inactive sales associate formerly with Mountain Valley Properties in Boise, Idaho. Stipulated to violations of Idaho Code sections: 54-2050(1)(a) - failure to include conspicuous and definite beginning and ending dates in seller representation agreement; 54-2054(9) - accepting any commission, compensation or fee from any person

except the real estate broker with whom the sales associate is licensed; 54-2055(3) - failure to conduct the lease option transaction through the broker; 54-2060(2) - engaging in a continued or flagrant course of misrepresentation; 54-2060(8) and 54-2054(5) - use of a double contract; 54-2060(11) - dishonest and dishonorable dealings; 54-2060(12) - gross negligence or reckless conduct; 54-2085(3) - failure to disclose the brokerage's relationship to both buyer and seller in any transaction; 54-2085(4) - failure to correctly complete the representation confirmation statement; and 54-2086(1)(c) - failure to properly account for the option money in a transaction. Given a formal reprimand for her actions; required to pay a civil fine of \$5,000; her salesperson's license is suspended for 2 years, but 18 months of the period is suspended provided she complies with License Law and Rules. Suspension is effective 11/1/05. Required to pay the costs and attorney fees for this administrative action; and required to successfully complete a live Real Estate Law course and live Business Conduct and Office Operations course prior to license being reinstated.

Hetland, Lanae, sales associate with Holland Realty Inc., and formerly with Homeland Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2045(4) - failure to deposit earnest money in a transaction with the brokerage; 54-2051(4)(c) and (d) - failure to state the name of the responsible broker in the transaction and failure to complete the representation confirmation statement on the Purchase and Sale Agreement; and 54-2055(3) - failure to conduct the transaction through the broker with whom she is licensed as an actively licensed person buying or selling real estate. She was given a formal reprimand; required to pay a civil fine of \$500 and required to pay the costs and attorney's fees for this administrative action.

Hood, Tina M., sales associate with Century 21 Beutler & Associates, in Coeur d'Alene, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative

action

Janotha, Steven K., sales associate with Realty One Centre of Boise, in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Johnson, Paul R. designated broker with Johnson Realty, in Grangeville, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Keith, Eddie A., sales associate with Coldwell Banker Schneidmiller Realty in Coeur d' Alene, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10(a) failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Lackey, Quentin, currently the designated broker with Solaris Realty LLC in Pocatello, Idaho and previously with @Home Realty Network/Preston Inc. in Preston, Idaho. Stipulated to violations of Idaho Code, sections 54-2053(2) advertising new business name prior to approval by Commission; 54-2053(4) - misleading information to the public; and 54-2060(12) - gross negligence or reckless conduct. He was given formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and required to pay costs and attorney's fees for this administrative action.

Lodge, Daniel B. sales associate with Windermere Real Estate/Capital Group Inc., in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Long, Randy S., sales associate with Sun Land Investments in Bellevue, Idaho and previously with Re/Max of Sun Valley in Sun Valley, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10(a) failure

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REAL ESTATE EDUCATION IN IDAHO, A PRESENT AND FUTURE CHALLENGE

Your REAL ESTATE
EDUCATION COUNCIL
MEMBERS, appointed to oversee
and make recommendations to the
Commission on education matters,
are constantly faced with many
challenges related to maintaining
a high level of professional
education for all real estate
licensees in Idaho.

At the present time, the Council and the Idaho Association of REALTORS® are collaborating on a number of ideas to continue to bring Idaho's licensees the best and highest professional education possible. All of us in the real estate industry recognize that the consumer is more sophisticated now than ever. This brings to us a heightened level of expectations from the home buyer and real estate investor. With this in mind, we need to take a continuing look at what we are providing in education and at the same time consider the needs of the individual real estate professional. Do we expand the number of hours needed to license? Do we expand the number of continuing education hours? Do we demand some form of internship before allowing new agents to practice? No doubt some or all of these

elements of agent education will be a part of the package.

The Commission, the Education Council, and the Idaho Association of REALTORS® together designed and sent out a survey last August to a thousand practicing licensees asking a number of questions related to the training and education of real estate agents. The survey points out quite clearly that brokers and agents see a need for more education. What this may tell us is that brokers and agents see a few holes in the education and training that they are currently receiving. It was suggested by several of the survey participants that a college degree be a part of the licensing requirements. Included in the commentary from the survey subjects, it was suggested that all new agents enroll in the Rookie REALTOR® program, concluding that perhaps brokers do not, in many instances, take the time or have the time to train and educate new agents on the fine points of real estate listings and sales. Thus, many agents feel that they go out into the world of real estate armed and ready without the appropriate knowledge ammunition and or expertise required to do an



By William R. "Bill" Zales, Education Council Chair

extremely important service for the home buyer and real estate investor.

The present challenge, for those of us who are involved in the education of real estate practitioners, is to be constantly evaluating the direction real estate education is taking, not only in Idaho, but in all other states around us and beyond us. The future challenge will be dependent on what we do now on laying the foundation for elevating education and training to higher standards and at the same time meet the needs of the licensees and real estate industry in Idaho.

The Education Task Force Members are:

Bill Zales, Edcuation Council Chair, arltr1@my180.net; Maris Cukurs, Education Council Vice Chair, homes@onewest.net; Beckie Kukal, Education Council Member, kukal@westerra.cc; Gail Heist, Education Council Member, rgheist00@hotmail.com; Pam Trees, Commissioner, ptrees@cableone.net; Donna Jones, IREC Executive Director, donna.jones@irec.idaho.gov; Karen Seay, IREC Education Director, karen.seay@irec.idaho.gov; Kim Coster, Commission Legal Counsel, kim.coster@irec.idaho.gov; Terry Ruettgers, IREC Chief Investigator, terry.ruettgers@irec.idaho.gov; Alex LaBeau, IAR® CEO, alabeau@idahorealtors.com; Jill Randall, IAR® Education Director, jrandall@idahorealtors.com; Jill Stone, IAR® 2005 Past President, jill@willisandjillstone.com; Marvis Brice, Broker Advantage I Realty, marvisbrice@cableone.net; Willis Stone, IAR® South District Vice President, willis@willisandjillstone.com; and Mike Gamblin, IAR® Immediate Past President, mike@mikegamblin.com.



RON CLAWSON, COMMISSION CHAIR AND BOB JONES, PAST COMMISSIONER

Bob Jones, Associate Broker with Re/Max West in Boise, received an award at the October 20, 2005 Commission Meeting. Ron Clawson, Commission Chair presented the award. Mr. Jones was recognized for his years of service and dedication to the Idaho Real Estate Commission and the Industry. He served as a Commissioner for 7 years from 1998 to July 2005.

The Commissioners commended Mr. Jones for his work and dedication.

Mr. Jones was presented with a gift of appreciation from Jill Stone, Idaho Association of Realtors® 2005 President.

to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Longstreet, Garret J., designated broker with Century 21 1st Place Realty in Boise, Idaho. Stipulated to violations of Idaho Code sections 54-2038(1)(a) - failure to supervise and control the activities of all licensees associated with that brokerage; 54-2038(1)(b) and Rule 308 - failure to review and approve of all real estate agreements; 54-2048(1) - failure to ensure the correctness of detailed closing statements which accurately reflect all receipts and disbursements for their respective accounts to both the buyer and seller in a transaction. even if the closing is completed by a real estate escrow agent or title company. Given a formal reprimand

the costs and attorney's fees for this administrative action; and required to successfully complete a Brokerage Management course.

for his actions; required to pay a

civil fine of \$3,000; required to pay

Loyd, James D., designated broker for Ketchum Realty Inc. in Ketchum, Idaho. He stipulated to violation of Idaho Code sections: 54-2048(1) - failure to ensure accurate closing statements; 54-2048(2) - failure to have proof of delivery of closing statements; 54-2060(8) and 54-2054(5) - use of a double contract; 54-2060(11) - dishonest and dishonorable

dealings; and 54-2038(1)(a) - failure to supervise. Given a formal reprimand for his actions; ordered to pay a \$5,000 civil fine; required to pay costs and attorney fees for this administrative action; and required to complete a Brokerage Management course.

Maurtua, George A., sales associate with Ketchum Realty Inc. in Ketchum. Idaho. He stipulated to violation of Idaho Code sections: 54-2088(1) - failure to obtain consent to Limited Dual Agency from seller; 54-2085(3) - failure to obtain Buyer Representation Agreement; 54-2051(4)(b) - putting the wrong form of earnest money on a Purchase and Sale Agreement; 54-2054(7) - collecting fee from both parties without written consent; 54-2060(8) and 54-2054(5) use of double contract: and 54-2060(11) - dishonest and dishonorable dealings. Given a formal reprimand for his actions; ordered to pay a \$5,000 civil fine; required to pay costs and attorney fees for this administrative action; and required to successfully complete a Business Conduct and Office Operations course and a Sales Persons Pre-licensing Mod II course.

Maxwell, Sylvia, sales associate with Coldwell Banker Aspen Realty, in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative

action.

Neblett, Toni M., sales associate with Treaty Rock Realty Inc. in Post Fall, Idaho. Stipulated to violation of Idaho Code sections: 54-2023(1)(a - failure to obtain CE in a timely manner; and 54-2060(7) - employing a misstatement in applying for a license to act as a real estate salesperson. Given a formal reprimand for her actions; required to pay a \$750 civil fine; and required to pay the costs and attorney's fees for this administrative action.

Ogden, Miriam C., sales associate with ERA Archibald-Reece Real Estate Inc., in Rigby, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner; and 54-2060(7) – misstatement in applying for a real estate license renewal. Given a formal reprimand for her actions; ordered to pay a civil fine of \$1,000; and to pay the costs and attorney's fees for this administrative action.

Osburn, Steve A., designated broker for Windermere Real Estate Capital Group Inc., in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2054-2038(10)(a) - failure to supervise and control activities of a licensee for whom that designated broker is responsible; 54-2038(1)(b) - failure to review and approve all real estate agreements; and 54-2060(11) - conduct constituting dishonest and dishonorable dealings by signing another broker's name to a sales contract. Given a formal reprimand; required to pay a civil fine

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- (b) which were committed or alleged to have been committed prior to the effective date of cancellation or non-renewal, and
- (c) which are otherwise insured under all the other terms, conditions, and exclusions of this policy.
- 2. Shall not apply to any Claim which is insured by any other policy of insurance nor as excess above such other policy(ies) of insurance.
- 3. Nothing in Paragraphs A or B shall serve to reinstate or increase the Limits of Liability as provided in Insuring Agreement, Section II Limits of Liability. The Limits of Liability for any Extended Reporting Period shall be a part of, and not in addition to, the Limits of Liability listed on the Declarations.

This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. This program is only available in Idaho.

It's Coming!

Watch your mail for the <u>NEW</u> renewal form!

of \$1,000; and required to pay the costs and attorney's fees for this administrative action.

Petillo, Anthony D. "Tony", sales associate formerly with Davis Realty & Associates in Coeur d' Alene, Idaho. Voluntary surrender and permanent termination of his Idaho real estate license.

Pridemore, Susan H., sales associate with Treaty Rocky Realty in Post Falls, Idaho. Stipulated to violation of Idaho Code sections 54-2060(12) - gross negligence; 54-2087(2) - failure to exercise reasonable skill and care; 54-2087(3)(d) - failure to conduct a reasonable investigation of the property and the material representation about the property made by the seller or seller's representative. Given a formal reprimand; required to pay a civil fine of \$1,500; required to pay the costs and attorney's fees for this administrative action; and required

to successfully complete a live Business Conduct & Office Operations course and a live Risk Management course. **Rasmussen, Emma**, sales associate with Windermere Real Estate/Capital Group Inc., in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Rehwalt, Nicholas J., sales associate with Idaho Properties GMAC Real Estate in Boise, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10(a) failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Rencher, Corinne, associate broker with Homeland Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Robertson, James C., sales associate

Robertson, James C., sales associate with Mountain Lakes Realty, Inc. in McCall, Idaho. He stipulated to violations of Idaho Code sections 54-2085(3) failure

to have a signed seller representation agreement; and 54-2060(12) gross negligence and reckless conduct. Given a formal reprimand for his actions; required to pay a \$2500 civil fine; required to pay the costs and attorney's fees for this administrative action; and must successfully complete live Business Conduct and Office Operations course and Real Estate Law course.

Ross, Kimberly Rae, associate broker with Homeland Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action. Shackelford, Lisa A., salesperson with Homeland Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2002 - practicing without a license, as defined under 54-2004(29)(a)(c) and (d); 54-2056(1) - failure to provide her broker with notice of going inactive. Mitigation hearing held on 7/28/05. Commissioners approved the stipulation and issued a Final Order: She was given a formal

reprimand for her actions; she was

ordered to pay a \$5,000 civil fine; she is to pay costs and attorney's fees as determined by Commission; her real estate license is Revoked but it is withheld provided she complies with the following: her real estate license is suspended from 8/5/05 until 2/4/06; that she pay both the costs and civil fine; that she complete a live Business Conduct & Office Operations course; and that she does not commit any other violations. Order on Costs & Attorney's Fees of \$1,858.69 to be paid by 11/07/05.

Spencer, Carson R., currently inactive and the former designated broker for Spencer Realty in Boise, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10(a) failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Stafford, Eleanor, sales associate with Coldwell Banker Aspen Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Stafford, Thomas Martin "Marty", sales associate with Analytix Realty Group in Star, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10(a) failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Talbot, Marilyn E., sales associate with Woodhouse Group, in Boise, Idaho, in Coeur d'Alene. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Thomas, Claudia J., designated broker for Country Properties Inc., in Council, Idaho and previously with Adams County Real Estate in Council, Idaho. Stipulated to violation of Idaho Code section 54-2086(1)(b) - failure to perform ministerial acts in a regulated real estate transaction with reasonable skill and care. She was given a formal reprimand for her actions; ordered to pay a civil fine of \$3,000; required to pay the costs and attorney's

fees for this administrative action; and she is required to complete a live Business Conduct and Office Operations course and a live Risk Management course.

Transtrum, George A., designated broker for Heartland Properties in Boise, Idaho. Stipulated to violations of Idaho Code sections 54-2023(10)(a) failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he was ordered to pay a civil fine of \$500; and pay the costs and attorney's fees for this administrative action.

Tucker, Julie Ann, sales associate with Bullock & Company, in Nampa, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) - failure to obtain her CE in a timely manner; and 54-2060. Mitigation hearing held 10/20/05. Given a formal reprimand for her actions; ordered to pay a civil fine of \$750; and to pay the costs and attorney's fees for this administrative action.

Turnquist, Stephanie A., sales associate with Hamilton Realty, in St. Anthony, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action

Wade, John Joseph III, associate broker with Sotheby's International in Driggs, Idaho. Voluntary surrender and permanent termination of his Idaho real estate license.

Warner, Carol, sales associate with Windermere/Coeur d'Alene, in Coeur d'Alene, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her CE in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative action.

Weeks, Lewis, associate broker with Coldwell Banker Aspen Realty in Boise, Idaho. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his CE in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees for this administrative

Wiegand, Diane E., designated broker for Mountain States Realty Inc. in McCall, Idaho. Stipulated to violations of Idaho Code section 54-2038(1)(a) for failure to supervise and control activities of all licensees associated with her. Given a formal reprimand; required to pay a civil fine of \$2,500; and ordered to pay the costs and attorney's fee for this administrative action; and must successfully complete a Brokerage Management course.

Young, Daniel A., designated broker for Rainbow Realty in Sandpoint, Idaho. He stipulated to violations of Idaho Code 54-2023(1)(a) failure to obtain his CE in a timely manner; and 54-2060(10). He was given a formal reprimand for his actions; he is required to pay a civil fine of \$750; and required to pay the costs and attorney's fees for this administrative action.

Salespersons and designated brokers issued a civil penalty fine for violation of sections 54-2002m54-2018(2) and 54-2060(1), Idaho Code – failure to renew license in a timely manner and continuing to practice as a licensee after license had expired:

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Arnold, Theodore George "Ted", salesperson with Creed Noah Real Estate Company, in Cambridge, Idaho. Civil penalty fine of \$300

Bryant, Christopher Kellen, salesperson with Snake River Valley, LLC, in Caldwell, Idaho. Civil penalty fine of \$150

Dildine, Brent A., designated broker with Realty One New Millennium, in Boise, Idaho. Civil penalty fine of \$210

Goff, Linda Sue, salesperson with Silverhawk Realty, LLC, in Caldwell, Idaho. Civil penalty fine of \$500 Gutshall, Mary K., salesperson with Windermere Real Estate/Idaho First Realty, Inc., in Sandpoint, Idaho. Civil penalty fine of \$500

May, James Dee, designated broker with Red Door Realty, in Twin Falls, Idaho. Civil penalty fine of \$310

Designated brokers issued a civil penalty fine for violation of sections 54-2038(3) and 54-2060(10), Idaho Code – failure to adequately supervise by allowing an unlicensed person to represent the broker: **Noah, Creed A.**, designated broker with Creed Noah Real Estate Company, in Cambridge, Idaho. Civil penalty fine of \$300

Ostrom, Glenn E., designated broker with Windermere Real Estate/Idaho First Realty, Inc, in Sandpoint, Idaho. Civil

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penalty fine of \$500 unlicensed person to represent the broker.

Rinearson, Terry L., designated broker with Silverhawk Realty, LLC, in Caldwell, Idaho. Civil penalty fine of \$500



Firms and salespersons issued a civil penalty fine for violation of Commission Administrative Rule121.03 –failure of a licensee to maintain Errors and Omissions insurance or failure of a licensee to submit or cause to be submitted a certificate of coverage as required by section 54-2013, Idaho Code:

Bishop, Louis S., salesperson with Canyon Realty in Caldwell, Idaho. Civil penalty fine of \$250

Heritage Shores Realty Inc., (Terry Wayne Stevens, designated broker), in Clark Fork, Idaho. Civil penalty fine of \$70

Livingston, Jeremy Allen, salesperson with ERA Archibald-Reece Real Estate Inc., in Rigby, Idaho. Civil penalty fine

of \$150

Nordby, Corry Tomlinson, salesperson with American Realty, Inc., in Boise, Idaho. Civil penalty fine of \$150

Purce, Zachary Michael, salesperson with The Brokerage, in Pocatello, Idaho. Civil penalty fine of \$100

Sundance Realty, LLC, (Douglas P. Ward, designated broker), in Bayview, Idaho. Civil penalty fine of \$150. Zollinger, Angela Diane "Angie",

Zollinger, Angela Diane "Angie", salesperson with Woodhouse Group, in Boise, Idaho. Civil penalty fine of \$150

The following designated brokers have been issued a citation for violations found during their office audit:

Castaneda, Sylvestre, designated broker with Mission Manor Realty, in Nampa, Idaho.

Dildine, Brent A., designated broker with Realty One New Millennium, in Boise, Idaho.

Fowler, Ben Michael, designated broker with Fowler Real Estate, in Boise, Idaho. **Gregory, Steven**, designated broker with

Pioneer Properties, in Boise, Idaho.

Howard, Sally J., designated broker with Group One, in Boise, Idaho.

Liercke, Melinda, designated broker with 1st Class Real Estate, in Mountain Home, Idaho.

Longbrake, Kathleen, designated broker with Melba Valley Real Estate, LLC, in Melba, Idaho.

McGraw, Richard W., designated broker with The Real Estate Group, in Meridian, Idaho.

Osburn, Steven Alan, designated broker with Windermere Real Estate/Capital Group Inc., in Boise, Idaho.

Taggart, Steven L., designated broker with Century 21 Advantage, in Idaho Falls, Idaho.

Wheelock, Michael G., designated broker with Premier Properties Real Estate, in Pocatello, Idaho.

Wixom, Donald D., designated broker with Re/Max Advantage, in Nampa, Idaho.

Yates, Dennis L., designated broker with Seller's Choice Real Estate LLC, in Eagle, Idaho.

	Idaho Real Esta	te Commission Fee Listing	
License Application Fees		Education	
Sales License	\$180.00*	Provider Application	\$75.00
Broker License	\$180.00*	Provider Renewal	\$50.00
Corporation	\$50.00*	Course Application	\$50.00
Partnership	\$50.00*	Course Renewal	\$25.00
Limited Partnership	\$50.00*	Instructor Application	\$50.00
Limited Liability Company	\$50.00*	Instructor Renewal	\$25.00
Limited Liability Partnership	\$50.00*		
Branch Office	\$50.00*	Miscellaneous	
		Certified License History	\$10.00
License Renewal Fees		Certified Education History	\$10.00
Sales License	\$180.00*	License Examination (Promissor)	\$60.00
Broker License	\$180.00*	Returned Checks	\$15.00
Corporation	\$50.00*	Late Renewal Fee	\$25.00
Partnership	\$50.00*	E&O Insurance (RISC-1 year)	\$148.00
Limited Partnership	\$50.00*		4 - 1000
Limited Liability Company	\$50.00*		
Limited Liability Partnership	\$50.00*		
Branch Office	\$50.00*	*Fee reduction effective Octob	er 1st, 2005
Changes Fees			
Transferring Offices	\$15.00		
Inactive to Active Status	\$15.00		
Company Address Change	\$15.00		
Name Change	\$15.00		
Company Name Change	\$15.00		
Duplicate License	\$15.00		
Active to Inactive Status	No Charge		
Personal Address Change	No Charge		

LICENSE STATS As Of December 1, 2005

Active (broker and sales)	
Active Brokers.	
Active Sales	
Inactive (broker and sales)	1,866
Inactive Brokers	
Inactive Sales	1,523
Active Companies	1,113

Do You Feel Lucky?

If you renew online, your name is entered once in the monthly drawing for the license lottery. If you also print your license online, your name will be entered a second time!

CONGRATULATIONS to these lucky winners who were awarded a refund of their license fees for renewing their license online.

May 2005- Darold Leroy Bingham, Designated Broker of Darold Bingham Realty in Hayden, ID

June 2005 - Tonda S. Mager, salesperson for Highland Realty, LLC in Grangeville, ID

July 2005 - Tonya L. Backus, salesperson for Magic Valley Realty, Inc. in Twin Falls, ID

AUGUST **2005** - Claudia Jean Childress, Salesperson for Windermere Coeur d'Alene Realty in Coeur d'Alene, ID

SEPTEMBER 2005 - Stephen Paul Beitz, Designated Broker for Freehold Land Group in Napa, CA.

OCTOBER 2005 - Melanie J. McCaughey, inactive Salesperson in Jerome, Idaho

Check it out!

Did you know that the Real Estate Commission Library:

...has a wide variety of reference materials?

...has video & audio tapes, books, magazines, and periodicals?

...will mail check-out items anywhere in Idaho?

...will take suggestions for items that would enhance the use of the library?

...accepts donations of useful real estate information items?

Take advantage of the resources available. Just call or stop by the library at the Commission office.

The library is here for **YOU!**



Ree-94-10 Rev. 07/05

Materials Order Form

Commission Use Only	
Receipt #	
Mailed	

Purchase Information

Real Estate publications that are listed as "free" can be ordered by mail, fax, phone, e-mail, or in person. Publications requiring payment must be ordered by mail or in person. Here's how to order:

- By Mail: Mail the completed form with the proper fee to Idaho Real Estate Commission (IREC)
 Attn: Library
 PO Box 83720
 Boise, ID 83720-0077
- By Fax: For free publications ONLY, fax the completed form to 208-334-2050.
- **By Phone:** For free publications ONLY, call our library at 208-334-3285 ext. 223 or 866-447-5411 ext. 223 toll free within Idaho.
- By e-mail: For free publications ONLY, e-mail Jesama.Rosensweig@irec.idaho.gov
- In Person: Bring this completed form to 633 N. 4th St., Boise.

Acceptable Payment Methods:

- Personal Check
- · Cashier's Check

- · Money Order
- Cash (in person and only for exact amount)

Make checks payable to:

Idaho Real Estate Commission (IREC)

Miscellaneous Information

- Prices are subject to change
- Orders received without sufficient payment will be returned
- All sales are final
- Allow 2-4 weeks for delivery
- Most publications & materials are available to download from the Commission's website at www.irec.idaho.gov

Refund Policy

Because of rising costs associated with issuing a refund, it is the policy of the Idaho Real Estate Commission to refund overpayments of under \$25 only if requested in writing within 30 days of the Commission's receipt of the overpayment.

Overpayments of \$25 or more will be automatically refunded to the licensee. There will be a \$15 fee assessed for each check returned to the Commission for insufficient funds.

PART A: Material Requested				Cost	Quantity	Extd. Cost
2005 License Law & Rules Book				\$1.90		
Agency Law In Idaho Brochure (25/pkg)	Spanish \square		1-4 pkg	\$6.00 ea		
(Revision July 2004)	English □		5-9 pkg	\$4.50 ea		
(Revision July 2004)	English 🗆		10+ pkg	\$3.00 ea		
Business Conduct & Office Operations corre	espondence course (No			\$20.00		
		VI		\$60.00		
C2005 Continuing Education Core Course T	ana murchasa		idio Tape	\$60.00		
(Includes 1 copy of outline, but does not in			idio CD	\$60.00		
(merades 1 copy of outline, but does not in		deo DVD	\$60.00			
		Ac	ldl Outline	\$5.00		
Candidate Handbook				Free		
Guidelines: Guideline Number & Title				Free		
Investigative & Hearing Process Brochure				Free		
License Manual				Free		
The Real Estatement (indicate Month & Yea	r)			Free		
Part B: Shipping Information						
Name					Subtotal	
Business Name & Address					Add 5%	
					Sales Tax	
City State	Z	p				
		•			Total	
Phone Fax						
				If your	organizatio	n is tax
E-Mail					you must i	
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Sales Prelicense

Real Estate education is required for a salesperson's license. These two 45-hour courses are designed for the beginner in real estate who has little previous knowledge in the field. Completion of both modules, in order, will satisfy the educational requirements for a salesperson's license. Specific information concerning education requirements for licensure can be found in the Idaho Real Estate License Manual. TO REGISTER FOR A COURSE, PLEASE CONTACT THE PROVIDER.

Course Dates	Crs Hi	rs Course Title	Location	Provide	r Contact Pr	ovider to Register:	Cost
Correspondence	45	Fundamentals of Real Estate (FINAN201) Module I		<u>Uofl-ISO</u>	(208) 885-6641	http://www.uidaho.edu/isi	\$325
Jan 4, 9, 11, 16, 18, 23, 25, 30, Feb 1, 6, 8	45 , 13	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Jan 2-18	45	Sales Prelicense Module 1	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jan 2-6	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jan 3-6, 9-10	45	Sales Prelicense Module 1	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$295
Jan 3, 5, 10, 12, 17, 19, 24, 26, 31 Feb 2, 7	45 7, 9	Sales Prelicense Module 2	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$295
Jan 4, 5, 6-11	45	Sales Prelicense Module 1	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Jan 5 - 13	45	Sales Prelicense Module 1	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$265
Jan 9, 10, 12, 13, 16,	17 45	Sales Prelicense Module 1	Coeur d'Alene	NIREA	(208) 664-1898	northidahorealestateacademy.com	\$325
Jan 9-13	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$275
Jan 9-13	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jan 10, 12, 14, 17, 19, 21, 24, 26, 28	45	Sales Prelicense Module 1	Idaho Falls	EITC	(208) 524-3000 ext. 338	www.eitc.edu 1	\$275
Jan 11-13, 16-18	45	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Jan 12, 13, 16-19	45	Sales Prelicense Module 2	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Jan 16-Feb 1	45	Sales Prelicense Module 1	Boise	EOI	(208) 327-0768	www.etidaho.com	\$275
Jan 16-20	45	Sales Prelicense Module 2	Boise	EOI	(208) 327-0768	www.etidaho.com	\$275
Jan 19, 20, 23, 24, 26	, 27 45	Sales Prelicense Module 2	Coeur d'Alene	<u>NIREA</u>	(208) 664-1898	northidahorealestateacademy.com	\$325
Jan 23-27	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Jan 23-28	45	Sales Prelicense Module 1	Idaho Falls	EITC	(208) 524-3000 ext. 338	www.eitc.edu 1	\$275
Jan 23-Feb 8	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jan 30 - Feb 3	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jan 30, 31, Feb 2, 3, 6	6, 7 45	Sales Prelicense Module 1	Coeur d'Alene	NIREA	(208) 664-1898	northidahorealestateacademy.com	\$325
Jan 30-31, Feb 1-3	45	Sales Prelicense Module 2	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Feb 1-3, 6-8	45	Sales Prelicense Module 1	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275

Course Dates	Crs Hi	rs Course Title	Location	Provider	Contact Pr	ovider to Register:	Cost
Feb 1-8	45	Sales Prelicense Module 2	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$265
Feb 6-10, 13	45	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Feb 6-10	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Feb 6-11	45	Sales Prelicense Module 2	Idaho Falls	EITC	(208) 524-3000 ext. 3381	www.eitc.edu	\$275
Feb 6-10	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Feb 6-22	45	Sales Prelicense Module 2	Boise	EOI	(208) 327-0768	www.etidaho.com	\$275
Feb 6-9, 13-16, 20-22	45	Sales Prelicense Module 2	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Feb 7, 9, 11, 14, 16, 18, 21, 23, 25	45	Sales Prelicense Module 2	Idaho Falls	EITC	(208) 524-3000 ext. 3381	www.eitc.edu	\$275
Feb 9, 10, 13, 14, 16,	17 45	Sales Prelicense Module 2	Coeur d'Alene	<u>NIREA</u>	(208) 664-1898	northidahorealestateacademy.com	\$325
Feb 9, 10, 13-16	45	Sales Prelicense Module 2	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Feb 13-16, 21-23, 27-28, Mar 1	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Feb 13-17	45	Sales Prelicense Module 2	Boise	EOI	(208) 327-0768	www.etidaho.com	\$295
Feb 14, 16, 21, 23, 28, Mar 2, 7, 9, 14, 16	45 5. 21. 23	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Feb 14-17, 20-21	45	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Feb 15, 20, 22, 27, Mar 1, 6, 8, 13, 15, 20	45), 22, 27	Sales Prelicense Module 1	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$295
Feb 20-Mar 8	45	Sales Prelicense Module 1	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Feb 27-Mar 4	45	Sales Prelicense Module 1	Idaho Falls	EITC	(208) 524-3000 ext. 3381	www.eitc.edu	\$275
Feb 27-28, Mar 1-3	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Feb 27- Mar 3	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Mar 1-3, 6-8	45	Sales Prelicense Module 1	Boise	<u>AREC</u>	(208) 377-9247	www.gailheist.com	\$275
Mar 2 - 10	45	Sales Prelicense Module 1	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$265
Mar 6, 7, 9, 10, 13, 14	45	Sales Prelicense Module 1	Coeur d'Alene	NIREA	(208) 664-1898	northidahorealestateacademy.com	\$325
Mar 6-10, 13	45	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Mar 6-10	45	Sales Prelicense Module 2	Boise	EOI	(208) 327-0768	www.etidaho.com	\$295
Mar 6-9, 13-16, 20-22	45	Sales Prelicense Module 2	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Mar 6-10	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275

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Course Dates	Crs Hr	s Course Title	Location	Provide	r Contact Pr	ovider to Register:	Cost
Mar 9, 10, 13-16	45	Sales Prelicense Module 2	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Mar 13-18	45	Sales Prelicense Module 2	Idaho Falls	<u>EITC</u>	(208) 524-3000 ext. 3381	www.eitc.edu	\$275
Mar 14-17, 20-21	45	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Mar 16, 17, 20, 21, 23, 24	45	Sales Prelicense Module 2	Coeur d'Alene	NIREA	(208) 664-1898	northidahorealestateacademy.com	\$325
Mar 20- Apr 5	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Mar 27-31	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Mar 28, 30, Apr 4, 6, 11, 13, 18, 20, 25, 27,	45 May 2,	Sales Prelicense Module 2 4	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Mar 29, Apr 3, 5, 10, 12, 17, 19, 24, 26, Ma	45 ay 1, 3, 8	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Apr 3-7, 10	45	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Apr 3 - 7	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Apr 3-11	45	Sales Prelicense Module 2	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$265
Apr 3-7	45	Sales Prelicense Module 2	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Apr 4, 6, 8, 11, 13, 15, 18, 20, 22	45	Sales Prelicense Module 2	Idaho Falls	EITC	(208) 524-3000 ext. 3381	www.eitc.edu	\$275
Apr 5-7, 10-12	45	Sales Prelicense Module 1	Boise	<u>AREC</u>	(208) 377-9247	www.gailheist.com	\$275
Apr 5-7, 12-14	45	Sales Prelicense Module 1	Lewiston	<u>LCSC</u>	(208) 792-2442	www.lcsc.edu/wft	\$250
Apr 10-14	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Apr 11-14, 17-18	45	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Apr 13, 14, 17-20	45	Sales Prelicense Module 2	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Apr 17 - May 3	45	Sales Prelicense Module 1	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Apr 17-21	45	Sales Prelicense Module 1	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
Apr 19-21, 27-29	45	Sales Prelicense Module 2	Lewiston	<u>LCSC</u>	(208) 792-2442	www.lcsc.edu/wft	\$250
Apr 23- 28	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Apr 24-28	45	Sales Prelicense Module 1	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Apr 24-28	45	Sales Prelicense Module 2	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$295
May 1-5, 8	45	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
May 1-5	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275

Course Dates	Crs H	rs Course Title	Location	Provide	r Contact P	rovider to Register:	Cost
May 4-12	45	Sales Prelicense Module 1	Post Falls	<u>NIC</u>	(208) 769-3444	www.nic.edu/wft	\$265
May 4, 5, 8-11	45	Sales Prelicense Module 2	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
May 8-24	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
May 9, 11, 16, 18, 23, 25, 30, Jun 1, 6,	45 8, 13, 15	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
May 9-12, 15-16	45	Sales Prelicense Module 2	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
May 10, 15, 17, 22, 24, 31, Jun 5, 7, 12,	45 14, 19, 2	Sales Prelicense Module 1	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
May 15-19	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
May 22-26	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
May 31, Jun 1, 2, 5-7	7 45	Sales Prelicense Module 1	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Jun 5-16	45	Sales Prelicense Module 1	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jun 5-9, 12	45	Sales Prelicense Module 1	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$295
Jun 5-13	45	Sales Prelicense Module 2	Post Falls	<u>NIC</u>	(208) 769-3444	www.nic.edu/wft	\$265
Jun 8, 9, 12-15	45	Sales Prelicense Module 2	Boise	AREC	(208) 377-9247	www.gailheist.com	\$275
Jun 13-16, 19-20	45	Sales Prelicense Module 2	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$295
Jun 19-23	45	Sales Prelicense Module 1	Boise	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jun 19-30	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275
Jun 26-30	45	Sales Prelicense Module 2	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$275

Broker Prelicense

Four additional courses for a total of at least 90 hours of advanced approved real estate education is required for a broker's license. Specific information concerning educational requirements for licensure can be found in the Idaho Real Estate License Manual. These courses are also approved for elective continuing education credit. TO REGISTER FOR A COURSE, PLEASE CONTACT THE PROVIDER.

Course Dates	Crs Hr	s Course Title	Location	Provide	r Contact Pi	rovider to Register:	Cost
Correspondence	45	Real Estate Finance (BUS262)		<u>Uofl-ISO</u>	(208) 885-6641	http://www.uidaho.edu/isi	\$325
Correspondence	45	Real Estate Law (BUS263)		<u>Uofl-ISO</u>	(208) 885-6641	http://www.uidaho.edu/isi	\$325
Jan 17-20	30	Valuation and Analysis	CDA	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$295
Jan 23-26	30	Brokerage Management	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$250
Jan 30-31, Feb 1-2	30	Brokerage Management	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$310
Jan 30-31, Feb 1-2	30	Real Estate Law	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Feb 6-9	45	Real Estate Finance	Pocatello	<u>PRES</u>	(208) 234-4357	www.professionalrealestateschool.com	\$350

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Course Dates	Crs H	rs Course Title	Location	Provide	er Contact Pi	rovider to Register:	Cost
Feb 6-9	45	Real Estate Law	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$340
Feb 13-16	30	Real Estate Finance	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$335
Feb 21-24	30	Real Estate Finance	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$250
Feb 27-28, Mar 1-2	30	Brokerage Management	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Mar 7-10	45	Real Estate Law	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$299
Mar 13-16	30	Valuation and Analysis	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$375
Mar 27-30	30	Valuation and Analysis	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
Apr 10-13	30	Brokerage Management	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$310
Apr 17-20	30	Brokerage Management	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$250
Apr 17-20	45	Real Estate Finance	Idaho Falls	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$299
Apr 24-27	30	Real Estate Finance	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
May 8-11	30	Real Estate Finance	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$250
May 8-11	30	Brokerage Management	Pocatello	<u>PRES</u>	(208) 234-4357	www.professionalrealestateschool.com	\$350
May 22-25	30	Real Estate Law	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$295
May 22-25	45	Real Estate Law	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$340
May 23-26	45	Real Estate Finance	CDA	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$299
Jun 12-15	30	Real Estate Finance	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$335

Commission CORE Course 2005

The Commission CORE course is required for renewal. For complete CE requirements, visit our website at www.irec.idaho.gov. TO REGISTER FOR A COURSE PLEASE CONTACT THE PROVIDER.

Course Dates	Crs Hr	s Course Title	Location	Provide	r Contact Pi	ovider to Register:	Cost
video/audio	4	Continuing Education Core 2005		<u>IREC</u>	(208) 334-3285	www.irec.idaho.gov	\$15
Last Thursday of every month	4	Continuing Education Core 2005	Boise	ACAR	(208) 376-0363	www.adacounty-realtors.com	\$45
By Appointment- Contact Provider	4	Continuing Education Core 2005 Challenge Exam	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$25
By Appointment- Contact Provider	4	Continuing Education Core 2005 Challenge Exam	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$25
By Appointment-	4	Continuing Education Core	Idaho Falls	<u>EITC</u>	(208) 524-3000	www.eitc.edu	\$25
Contact Provider		2005 Challenge Exam			ext. 338	1	

Course Dates	Crs H	rs Course Title	Location	Provide	r Contact Pi	rovider to Register:	Cost
By Appointment- Contact Provider	4	Continuing Education Core 2005 Challenge Exam	Boise	EOI	(208) 327-0768	www.etidaho.com	\$0
By Appointment- Contact Provider	4	Continuing Education Core 2005 Challenge Exam	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$29
By Appointment- Contact Provider	4	Continuing Education Core 2005 Challenge Exam	Pocatello	<u>ISU</u>	(208) 282-3372	www.isu.edu/departments/apptech	\$45
By Appointment- Contact Provider	4	Continuing Education Core 2006 Challenge Exam	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$25
Jan 10	4	Continuing Education Core 2005 Challenge Exam	Pocatello	<u>ISU</u>	(208) 282-3372	www.isu.edu/departments/apptech	\$30
Jan 11	4	Continuing Education Core 2005	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Jan 13	4	Continuing Education Core 2005	Ketchum	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$45
Jan 17	4	Continuing Education Core 2005	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Jan 20	4	Continuing Education Core 2005	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Jan 20	4	Continuing Education Core 2005	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$45
Jan 25	4	Continuing Education Core 2005	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$40
Jan 25	4	Continuing Education Core 2005	Coeur d'Alene	<u>NIREA</u>	(208) 664-1898	northidahorealestateacademy.com	\$45
Jan 31	4	Continuing Education Core 2005	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Feb 9	4	Continuing Education Core 2005	Sandpoint	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Feb 10	4	Continuing Education Core 2005	Idaho Falls	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$45
Feb 15	4	Continuing Education Core 2005	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Feb 17	4	Continuing Education Core 2005	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Feb 23	4	Continuing Education Core 2005	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$45
Feb 24	4	Continuing Education Core 2005	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$40
Feb 27	4	Continuing Education Core 2005	Coeur d'Alene	<u>NIREA</u>	(208) 664-1898	northidahorealestateacademy.com	\$45
Mar 1	4	Continuing Education Core 2005	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Mar 15	4	Continuing Education Core 2005	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45

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Course Dates	Crs Hi	rs Course Title	Location	Provide	r Contact Pr	ovider to Register:	Cost
Mar 17	4	Continuing Education Core 2005	Boise	<u>AREC</u>	(208) 377-9247	www.gailheist.com	\$40
Mar 23	4	Continuing Education Core 2005	Pocatello	<u>PRES</u>	(208) 234-4357	www.professionalrealestateschool.com	\$50
Mar 24	4	Continuing Education Core 2005	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$40
Mar 27	4	Continuing Education Core 2005	Coeur d'Alene	<u>NIREA</u>	(208) 664-1898	northidahorealestateacademy.com	\$45
Mar 29	4	Continuing Education Core 2005	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$45
Apr 5	4	Continuing Education Core 2005	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Apr 6	4	Continuing Education Core 2005	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Apr 21	4	Continuing Education Core 2005	Boise	<u>AREC</u>	(208) 377-9247	www.gailheist.com	\$40
Apr 21	4	Continuing Education Core 2005	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$40
Apr 26	4	Continuing Education Core 2005	Caldwell	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$45
Apr 26	4	Continuing Education Core 2005	Boise	EOI	(208) 327-0768	www.etidaho.com	\$45
May 1	4	Continuing Education Core 2005	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
May 10	4	Continuing Education Core 2005	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
May 12	4	Continuing Education Core 2005	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
May 19	4	Continuing Education Core 2005	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$40
June 1	4	Continuing Education Core 2005	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Jun 5	4	Continuing Education Core 2005	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Jun 16	4	Continuing Education Core 2005	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
June 23	4	Continuing Education Core 2005	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$40

Continuing Education Elective Courses

The following courses are approved by the Idaho Real Estate Commission for continuing education elective credit. For complete CE requirements, visit our website at www.irec.idaho.gov. TO REGISTER FOR A COURSE PLEASE CONTACT THE PROVIDER.

Course Dates	Crs Hrs Course Title	Location	Provider	Contact Pr	ovider to Register:	Cost
Online	12 Accredited Buyer	Online	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$295
	Representative (ABR De	signation)				

Course Dates	Crs Hr	rs Course Title	Location	Provider	Contact Pr	ovider to Register:	Cost
Online	6	Accredited Buyer Representative Manager (AB	Online RM Designation	<u>IAR</u>)	(208) 342-3585	www.idahorealtors.com	\$150
Online	4	ADA & Fair Housing	Online	<u>CWS</u>	(800) 532-7649	www.careerwebschool.com	\$45
Online	3	Ada Fair Housing	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$24
Correspondence	4	Business Conduct & Office Operations	Corresponden	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$20
Online	6	Buyer Representation in Real Estate	Online	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$68
Online	4	Buyer Representation in Real Estate	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asg	<u>s</u> \$60
Online	8	Commercial Continuing Education Set I	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asp	<u>s</u> \$60
Online	8	Commercial Continuing Education Set II	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asg	<u>s</u> \$60
Online	4	Commercial Real Estate: Listing Properties	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asp	<u>s</u> \$60
Online	4	Commercial Real estate: Understanding Investments	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asg	<u>s</u> \$60
Online	3	Contracts	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$24
Last Friday of every month	4	Cracking the Code- Understanding the REALTOR and Procuring Cause	Boise S Code of Ethic	ACAR s	(208) 376-0363	www.adacounty-realtors.com	\$45
Online	6	Diversity in Doing Business	Online	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$68
Online	6	E-Buyer (ABR Designation)	Online	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$115
Online	6	Environmental Basics	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$48
Online	15	E-Pro Certification	Online	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$359
Online	12	Essentials of International Real Estate (CIPS Designation	Online on)	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$295
Online	6	Ethics in Real Estate	Online	EOI	(208) 327-0768	www.etidaho.com	\$68
Online	4	Ethics in Real Estate (meets NAR requirement)	Online	<u>CWS</u>	(800) 532-7649	www.careerwebschool.com	\$45
Online	6	Home Inspection	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$48
Online	6	Innovative Marketing Techniques for Buyer Repres	Online entatives (ABR I	<u>IAR</u> Designation)	(208) 342-3585	www.idahorealtors.com	\$115
Online	6	Introduction to Commercial Real Estate Sales	Online	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$68

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Course Dates	Crs Hi	rs Course Title	Location	Provide	r Contact Pr	ovider to Register:	Cost
Online	3	Meth Madness	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$24
Online	6	New Home Sales Successful Relocation Repre	Online esentation (ABR)	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$115
Online	4	Pricing Property	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$32
Online	4	Property Management & Managing Risk	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asp	<u>s</u> \$60
Online	4	Real Estate & Taxes: What Every Agent Should Know	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asp	<u>s</u> \$60
Online	3	Real Estate Ethics	Online	<u>AB</u>	(360) 683-6640	www.americas-best.net	\$24
Online	4	Real Estate Finance Today	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asp	<u>\$</u> \$60
Online	4	Real Estate Math	Online	<u>CWS</u>	(800) 532-7649	www.careerwebschool.com	\$45
Online	4	Red Flags Property Inspection Guide	Online	<u>Dearborn</u>	(312) 836-4400	www.dearborn.com/recampus/home.asp	\$60
Online	4	Tax Free Exchanges	Online	<u>CWS</u>	(800) 532-7649	www.careerwebschool.com	\$45
Online	6	Understanding 1031 Tax Free Exchange	Online	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$68
Jan 11	4	Identifying & Disclosing Encumbrances I - Issues Re	Post Falls lated to Use of La	NIC and	(208) 769-3444	www.nic.edu/wft	\$39
Jan 12	4	Identifying & Disclosing Encumbrances II – Encumbrances that Affect Ti	Post Falls tle to Real Prope	<u>NIC</u> rty	(208) 769-3444	www.nic.edu/wft	\$39
Jan 12-13	16	Rookie REALTOR	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$175
Jan 13	4	Cracking the Code- Understanding the REALTOI and Procuring Cause	Ketchum RS Code of Ethic	<u>IAR</u> s	(208) 342-3585	www.idahorealtors.com	\$45
Jan 13	8	Managing Construction Projects	Boise	<u>LBC</u>	(715) 833-3940	www.lorman.com	\$339
Jan 13	3	Power Planning Your Year	Boise	IAR	(208) 342-3585	www.idahorealtors.com	\$15
Jan 17	4	Business Conduct & Office Operations	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Jan 19	6	Managing Your Contacts with ACT!	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Jan 20	4	Business Conduct & Office Operations	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Jan 23	8	Environmental Issues	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Jan 24	4	Digital Pictures - Imagine the Possibilities	Boise	EOI	(208) 327-0768	www.etidaho.com	\$89

Course Dates	Crs H	rs Course Title	Location	Provide	r Contact Pi	ovider to Register:	Cost
Jan 24	8	Property Disclosure and Red Flags	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Jan 24	4	The Power of Email Marketin	g Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$89
Jan 27	6	Technology Driven Marketing	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Jan 30-31	14	GRI-Areas of Real Estate Specialization Module 1 of 2	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$250
Jan 30	6	Mastering Personal Computers	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Feb 1-2	14	GRI-Areas of Real Estate Specialization Module 2 of 2	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$250
Feb 1	4	Title Insurance and Closing Issues	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Feb 2	4	Understanding & Applying Idaho Agency Law: Single, L Non-agency Relationships	Post Falls imited Dual, As	NIC ssigned &	(208) 769-3444	www.nic.edu/wft	\$39
Feb 9	8	Interactive Communications	Rupert	IAR	(208) 342-3585	www.idahorealtors.com	\$80
Feb 9	4	Understanding & Using Real Estate Contracts	Sandpoint	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Feb 10	4	Business Conduct & Office Operations	Idaho Falls	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$25
Feb 10	4	Understanding & Applying Idaho Agency Law: Single, L Non-agency Relationships	Sandpoint imited Dual, As	NIC ssigned &	(208) 769-3444	www.nic.edu/wft	\$39
Feb 15	4	Business Conduct & Office Operations	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Feb 17	4	Business Conduct & Office Operations	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Feb 17	6	Managing Your Contacts with ACT!	Boise	EOI	(208) 327-0768	www.etidaho.com	\$150
Feb 22	4	Digital Pictures - Imagine the Possibilities	Boise	EOI	(208) 327-0768	www.etidaho.com	\$89
Feb 22	8	Environmental Issues	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Feb 22	4	The Power of Email Marketin	g Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$89
Feb 23	8	Property Disclosure and Red Flags	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$80
Feb 23-24	16	Rookie REALTOR	CDA	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$175
Feb 27	6	Technology Driven Marketing	Boise	EOI	(208) 327-0768	www.etidaho.com	\$150
Feb 28	6	Mastering Personal Computers	Boise	EOI	(208) 327-0768	www.etidaho.com	\$150
Mar 2	4	Housing, Disability and Employment Issues for Real	Post Falls Estate License	NIC es	(208) 769-3444	www.nic.edu/wft	\$39

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Course Dates	Crs Hr	s Course Title	Location	Provide	r Contact Pr	rovider to Register:	Cost
Mar 3	4	Understanding & Using Real Estate Contracts	Post Falls	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Mar 17	4	Business Conduct & Office Operations	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Mar 21	6	Technology Driven Marketing	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Mar 22	4	Basic 1031 Tax Deferred Exchanges	Pocatello	<u>PRES</u>	(208) 234-4357	www.professionalrealestateschool.com	\$50
Mar 22	8	Environmental Issues	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Mar 22	4	What Every Real Estate Practitioner Needs to Know A	Pocatello	PRES er Homes	(208) 234-4357	www.professionalrealestateschool.com	\$50
Mar 23	4	Cracking the Code- Understanding the REALTOR and Procuring Cause	Pocatello RS Code of Ethic	IAR s	(208) 342-3585	www.idahorealtors.com	\$45
Mar 23	4	Cracking the Code- Understanding the REALTOR and Procuring Cause	Pocatello RS Code of Ethic	PRES s	(208) 234-4357	www.professionalrealestateschool.com	\$50
Mar 23	4	Digital Pictures - Imagine the Possibilities	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$89
Mar 23	8	Property Disclosure and Red Flags	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$80
Mar 23-24	16	Rookie REALTOR	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$175
Mar 23	4	The Power of Email Marketin	gBoise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$89
Mar 24	4	Real Estate Technology Module II - Correspondence	Pocatello and Calculations	PRES	(208) 234-4357	www.professionalrealestateschool.com	\$50
Mar 30	6	Managing Your Contacts with ACT!	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Mar 31	6	Mastering Personal Computers	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Apr 6	4	Business Conduct & Office Operations	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Apr 6	4	Real Estate Broker/Salesperson Liabilities	Post Falls s (Risk Manager	NIC ment and La	(208) 769-3444 w Update)	www.nic.edu/wft	\$39
Apr 6-7	16	Rookie REALTOR	Idaho Falls	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$175
Apr 18	6	Technology Driven Marketing	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Apr 19	8	Environmental Issues	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Apr 20	8	Property Disclosure and Red Flags	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$80
Apr 21	4	Business Conduct & Office Operations	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Apr 21	4	Digital Pictures - Imagine the Possibilities	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$89

Course Dates	Crs Hr	s Course Title	Location	Provider	Contact Pr	ovider to Register:	Cost
Apr 21	4	The Power of Email Marketin	gBoise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$89
Apr 24	6	Mastering Personal Computers	Boise	<u>EOI</u>	(208) 327-0768	www.etidaho.com	\$150
Apr 26	4	If You Can Finance It, You Can Sell It - The HP-10B II	Caldwell	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$50
Apr 27	6	Managing Your Contacts with ACT!	Boise	EOI	(208) 327-0768	www.etidaho.com	\$150
May 2-3	14	GRI-Areas of Real Estate Specialization Module 1 of 2	CDA	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$250
May 2	4	Housing, Disability and Employment Issues for Real	Post Falls Estate Licensees	NIC S	(208) 769-3444	www.nic.edu/wft	\$39
May 4-5	14	GRI-Areas of Real Estate Specialization Module 2 of 2	CDA	IAR	(208) 342-3585	www.idahorealtors.com	\$250
May 10	4	Business Conduct & Office Operations	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
May 10-11	16	Rookie REALTOR	Pocatello	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$175
May 12	4	Business Conduct & Office Operations	Boise	AREC	(208) 377-9247	www.gailheist.com	\$40
Mar 15	4	Business Conduct & Office Operations	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
May 17	8	Environmental Issues	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
May 18	8	Property Disclosure and Red Flags	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Jun 1	4	Business Conduct & Office Operations	Meridian	<u>IRES</u>	(208) 685-6711	www.idahorealestateschool.com	\$45
Jun 6	4	Understanding & Applying Idaho Agency Law: Single, L Non-agency Relationships	Post Falls imited Dual Assi	NIC gned &	(208) 769-3444	www.nic.edu/wft	\$39
Jun 7	4	Understanding & Using Real Estate Contracts	Sandpoint	NIC	(208) 769-3444	www.nic.edu/wft	\$39
Jun 8-9	16	Rookie REALTOR	Boise	<u>IAR</u>	(208) 342-3585	www.idahorealtors.com	\$175
Jun 16	4	Business Conduct & Office Operations	Boise	<u>AREC</u>	(208) 377-9247	www.gailheist.com	\$40
Jun 21	8	Environmental Issues	Meridian	<u>Pioneer</u>	(208) 377-4300	www.pioneer-reschool.com	\$80
Jun 22	8	Property Disclosure and Red Flags	Meridian	Pioneer	(208) 377-4300	www.pioneer-reschool.com	\$80

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